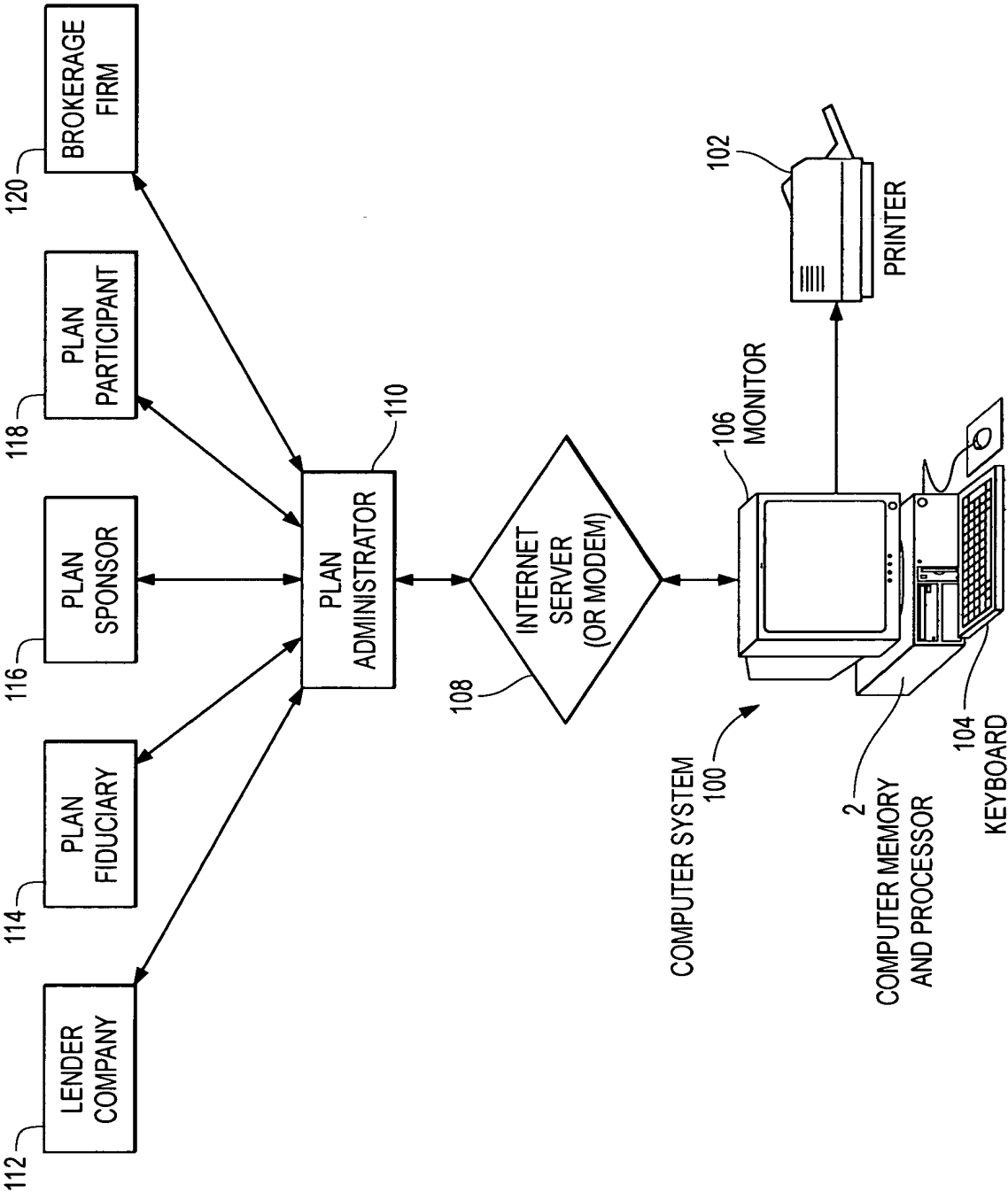


FIG. 1



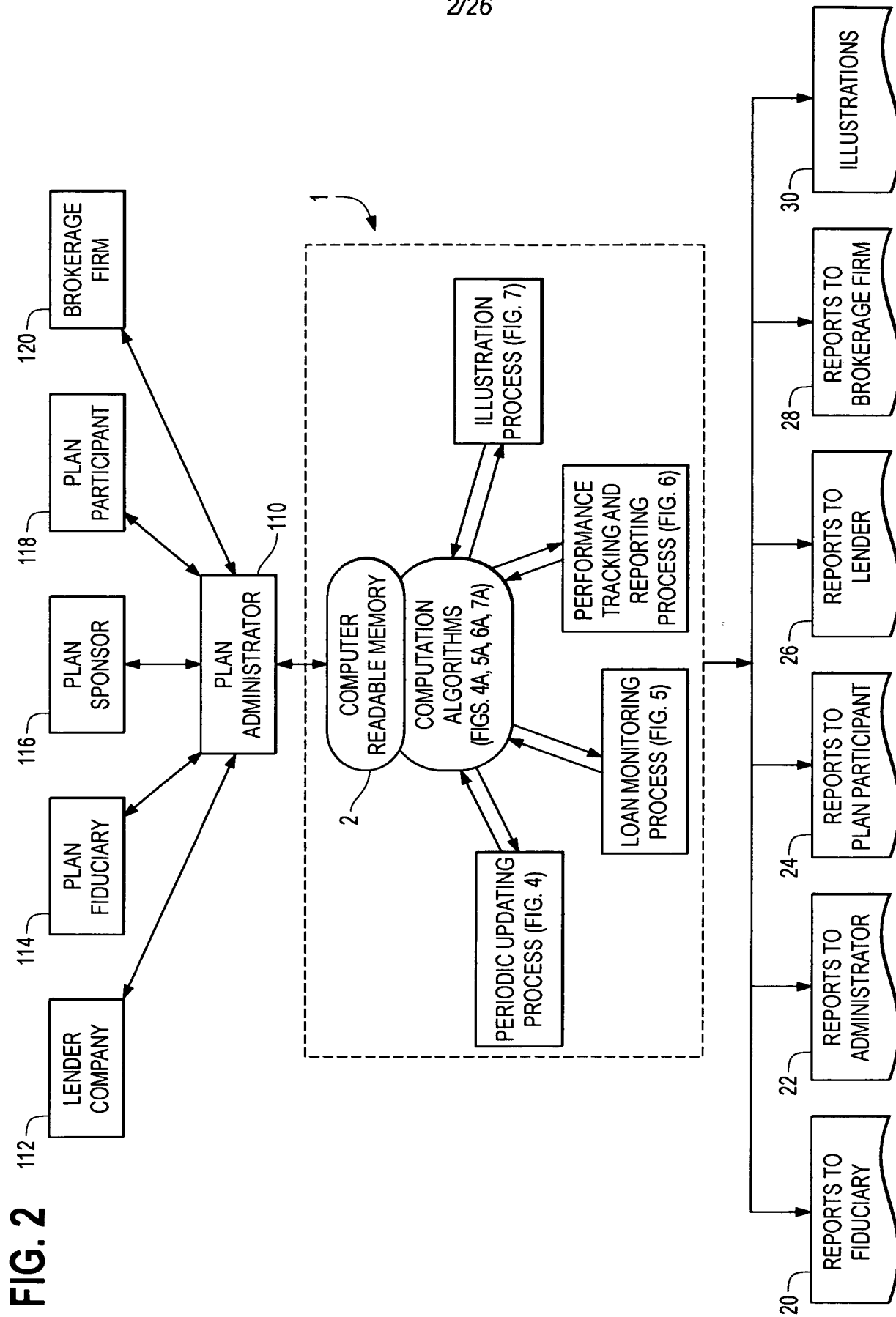


FIG. 3A

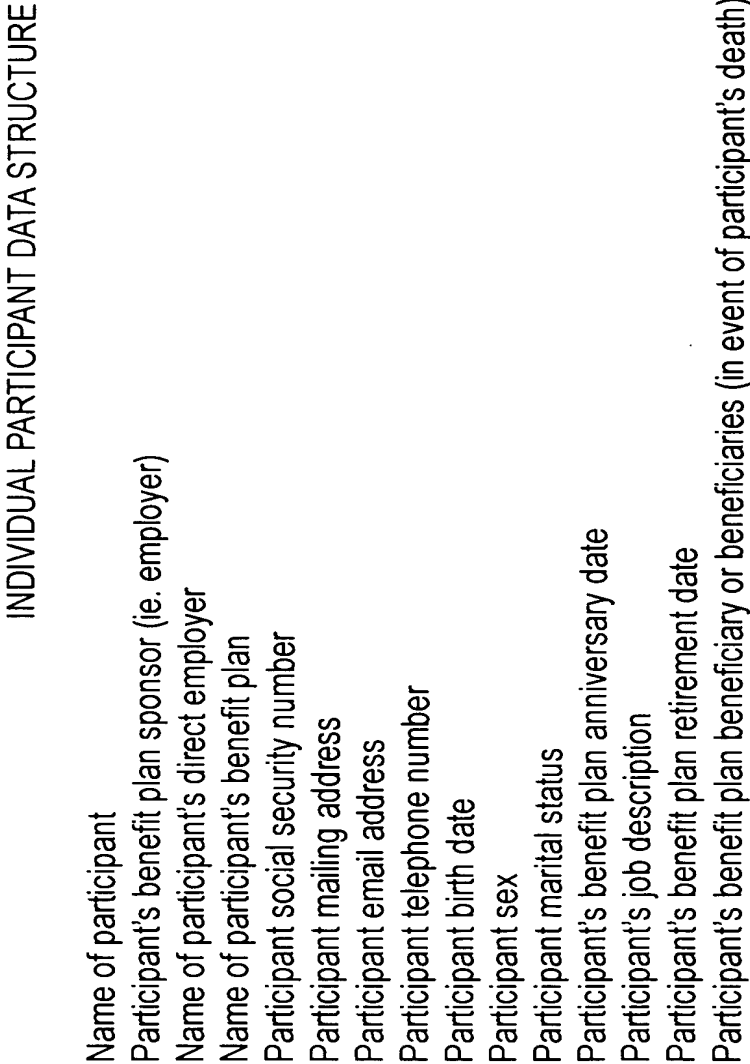


FIG. 3B

PARTICIPANT BENEFIT PLAN DATA STRUCTURE
(ie. PLAN TERMS)

Name of participant	
Participant's benefit plan sponsor (ie. employer)	
Name of participant's direct employer	
Name of participant's benefit plan	
Contributions period (may be a year, quarter, month, payroll period, etc.)	
Maximum sponsor contribution (may be expressed in fixed amount, a percentage of participant compensation, etc.)	
Maximum participant contribution (may be expressed in fixed amount, a percentage of compensation, etc.)	
Matching sponsor contribution (usually expressed as function of participant contribution)	
Loan amount - a percentage of stock purchases from benefit plan contributions	
Maximum loan per participant	
Participant's benefit plan retirement date	
Participant's gross up percentage on sponsor contributions (may be zero)	
Participant's gross up percentage on benefit plan interest payments (may be zero)	
Benefit plan includes put contract purchases (yes or no)	
Participant is a senior executive or director as per Sarbanes-Oxley Act of 2002 (yes or no)	
Federal Reserve Bank (FRB) maximum loan to stock value (LTV) ratio (currently 50%)	
First trigger ratio (eg 60%)	
Second trigger ratio (eg 70%)	
Other trigger ratios	
Discount rate(s) for Net Present Value (NPV) computation(s)	
If participant terminates (or is terminated) employment, participant elects to	
1. An immediate plan termination; or	
2. A repayment of benefit plan loans; or	
3. Continue benefit plan with existing loans.	
Plan permits sponsor or participant contributions after employment terminates (rarely will be allowed)	
Benefit Plan purchases put contracts (puts) on its stock assets (yes or no)	
Name of sponsor stock for which put contracts (puts) may be purchased	
Percentage of benefit plan shares eligible for puts	
Last date benefit plan permits holding of puts	
Put contract price is original purchase price of stock; or	
Put contract price is value of stock at last put anniversary	

FIG. 3C

PUT CONTRACTS DATA STRUCTURE

- Plan sponsor stock for which put contracts (puts) may be purchased
- Number of stock shares owned by benefit plan
- Number of share puts owned by benefit plan
- Benefit plan put contracts expiration date
- Benefit plan put contract cost basis
- Benefit plan put contracts in the money (gain on immediate delivery of contract)

FIG. 3D

BENEFIT PLAN ILLUSTRATION DATA STRUCTURE

Benefit plan projected participants by age groups
 Benefit plan retirement age
 Participant contributions by age group by year
 Plan sponsor matching contributions by age group by year
 Plan sponsor non-matching contributions by age group by year
 Participant long term capital gain rates by year
 Participant ordinary income tax rates by year
 Plan sponsor long term capital gain rates (n/a for corporations - no capital gains tax rates) by year
 Plan sponsor ordinary income tax rates by year
 Benefit plan loans as percentage of contributions
 Benefit plan loan limits by group
 Benefit plan interest rates by year
 Stock value (share price) in each illustration year
 Discount rate to use in net present value (NPV) computations
 Years where groups purchase put contracts
 Annual put cost as a percentage of annual stock value
 Number of years to illustrate

FIG. 3E

STOCK OPTION PLAN ILLUSTRATION DATA STRUCTURE

Stock option plan participants by age group
Annual stock option grants by age group
Annual book expense at option date under Black-Scholes accounting model
Annual stock share value for each illustration year
Number of years to illustrate
Assumed number of years between stock option grant date and stock option exercise date
Assumed number of years between stock option exercise date and stock sale date
Other data assumptions same as in FIG. 3F

FIG. 4

PERIODIC UPDATE PROCESS

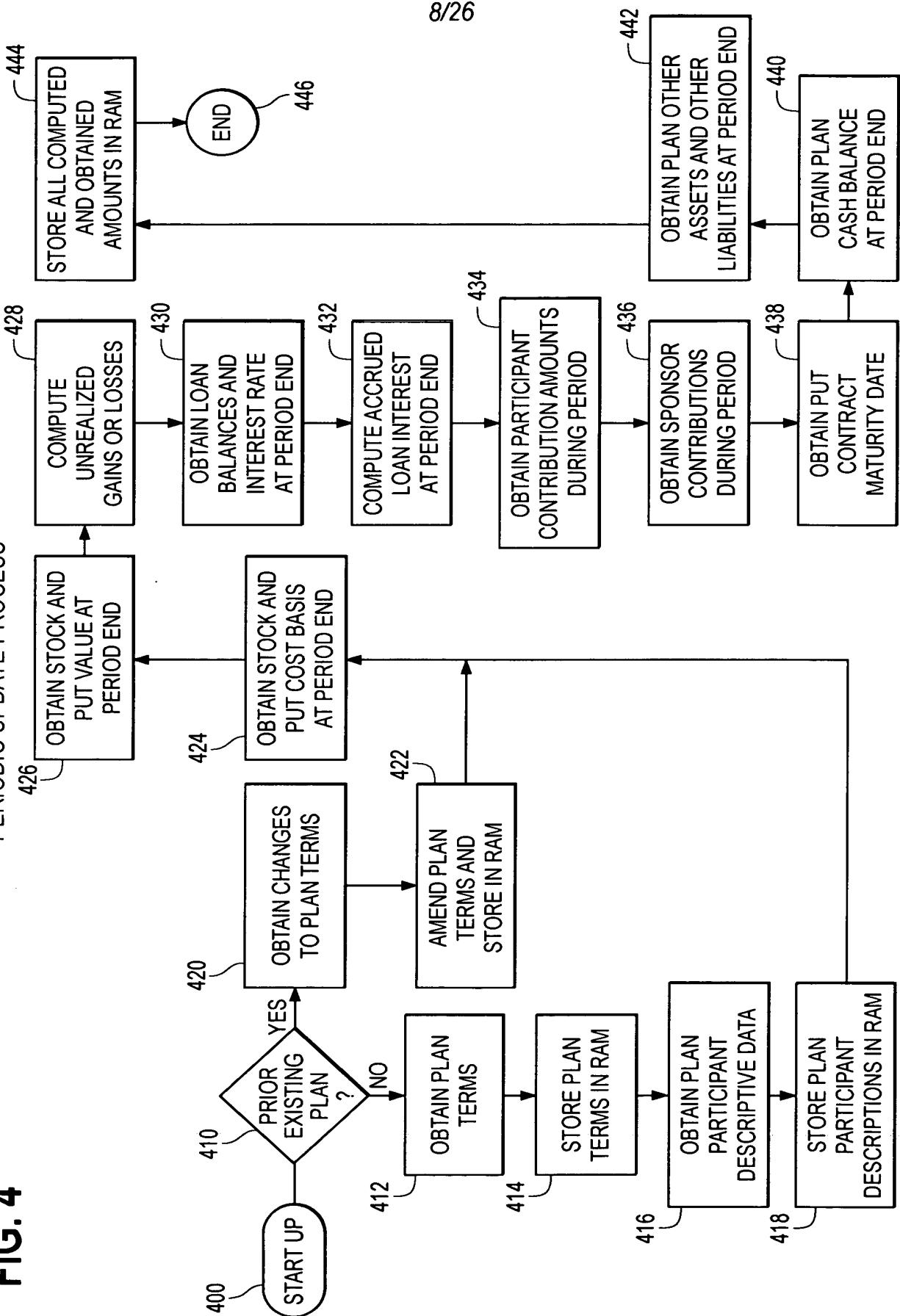


FIG. 5A

LOAN MONITORING PROCESS

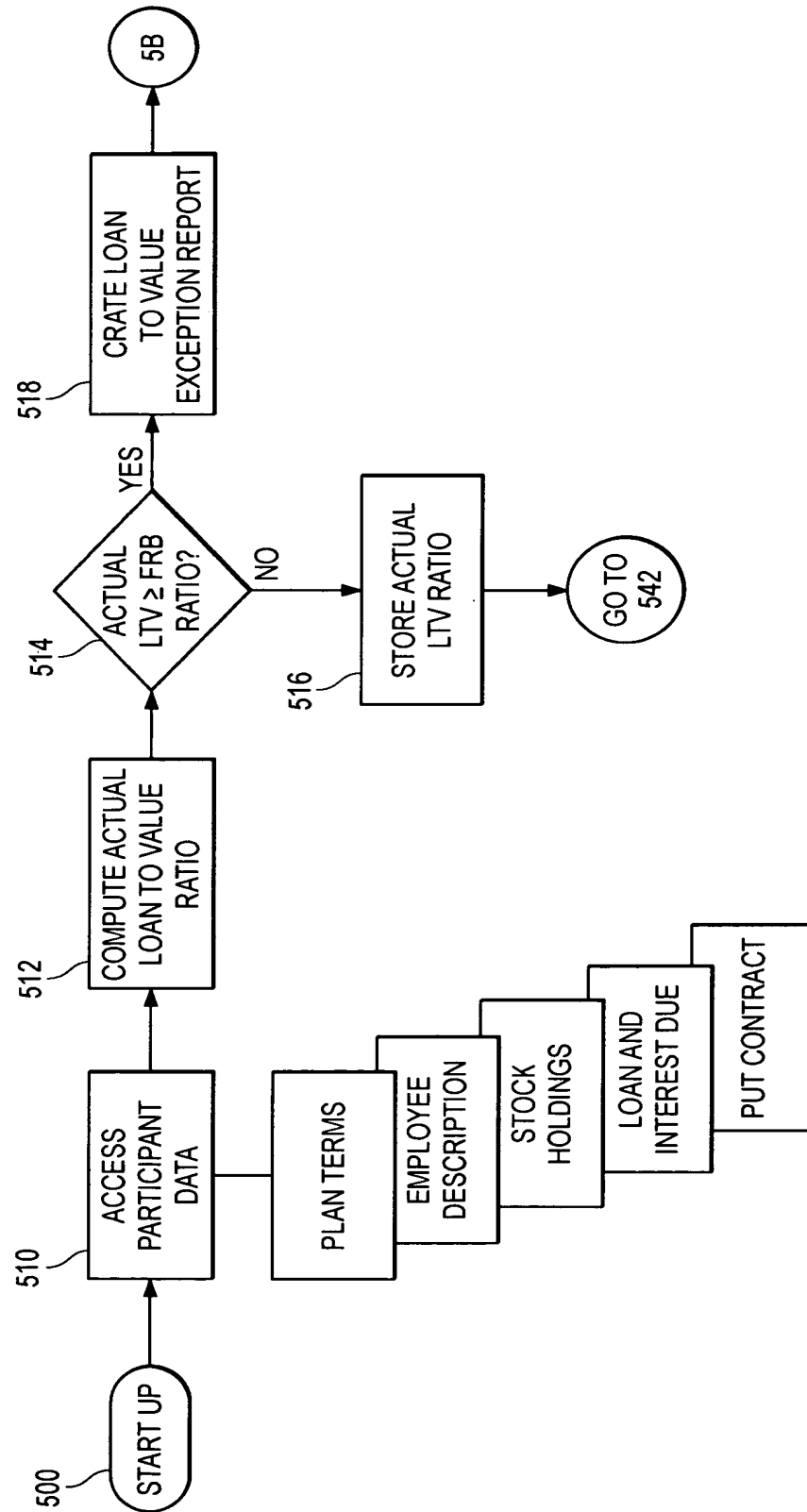


FIG. 5B

LOAN MONITORING PROCESS

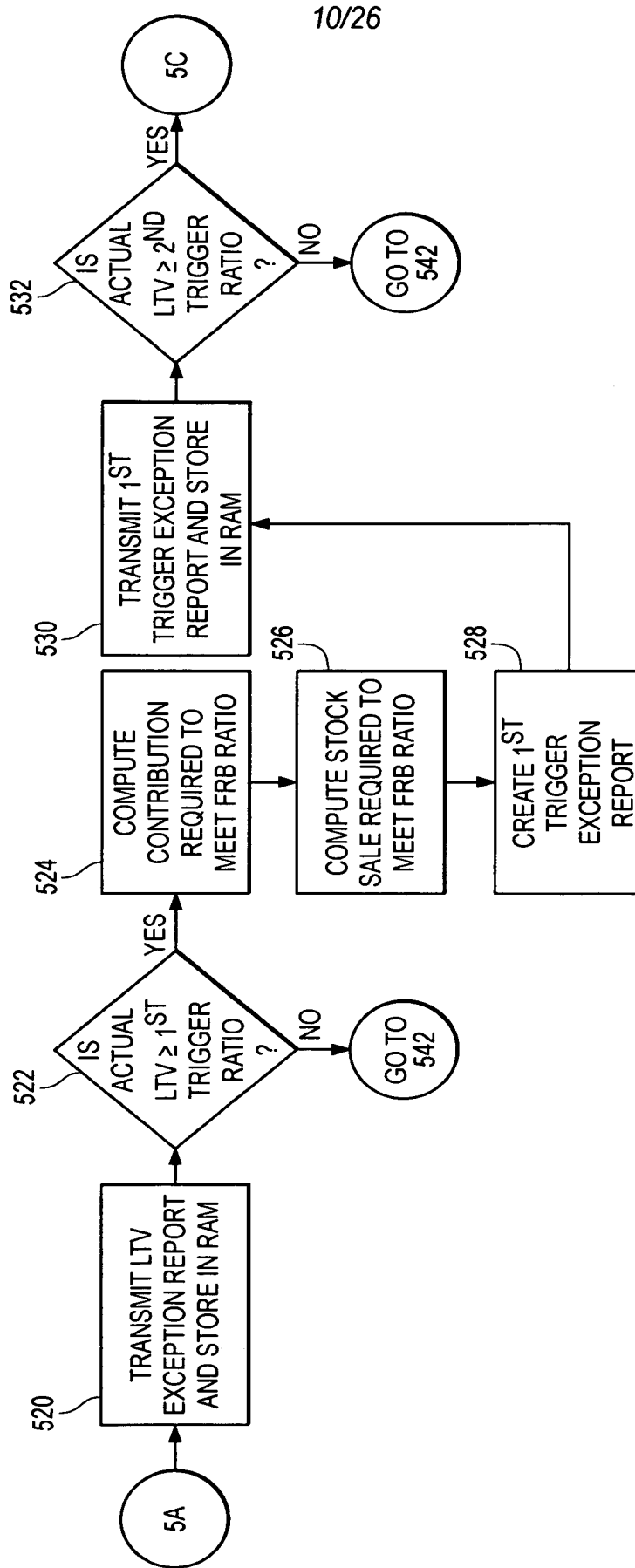


FIG. 5C

LOAN MONITORING PROCESS

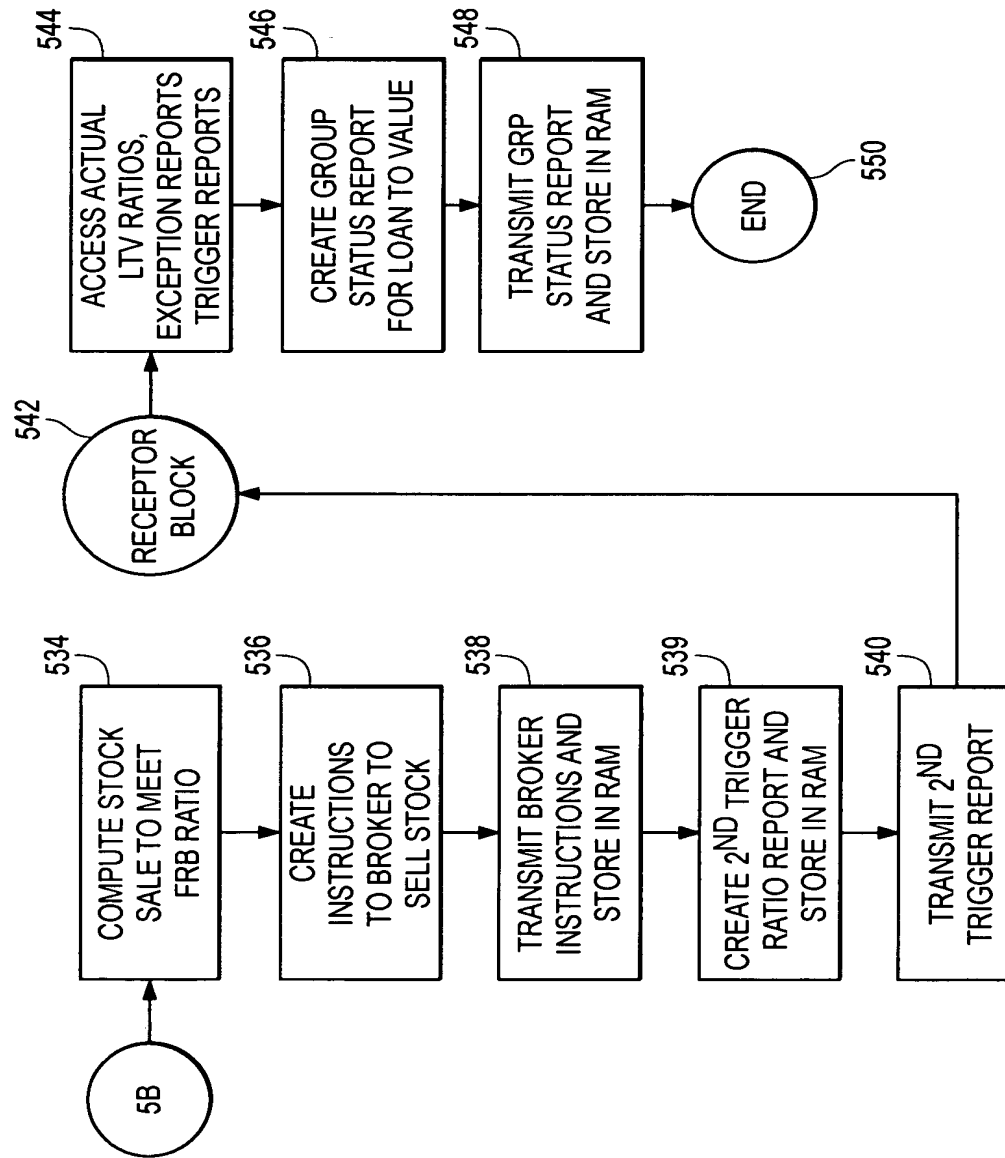


FIG. 6A
PERFORMANCE TRACKING AND REPORTING
LOAN AND INTEREST

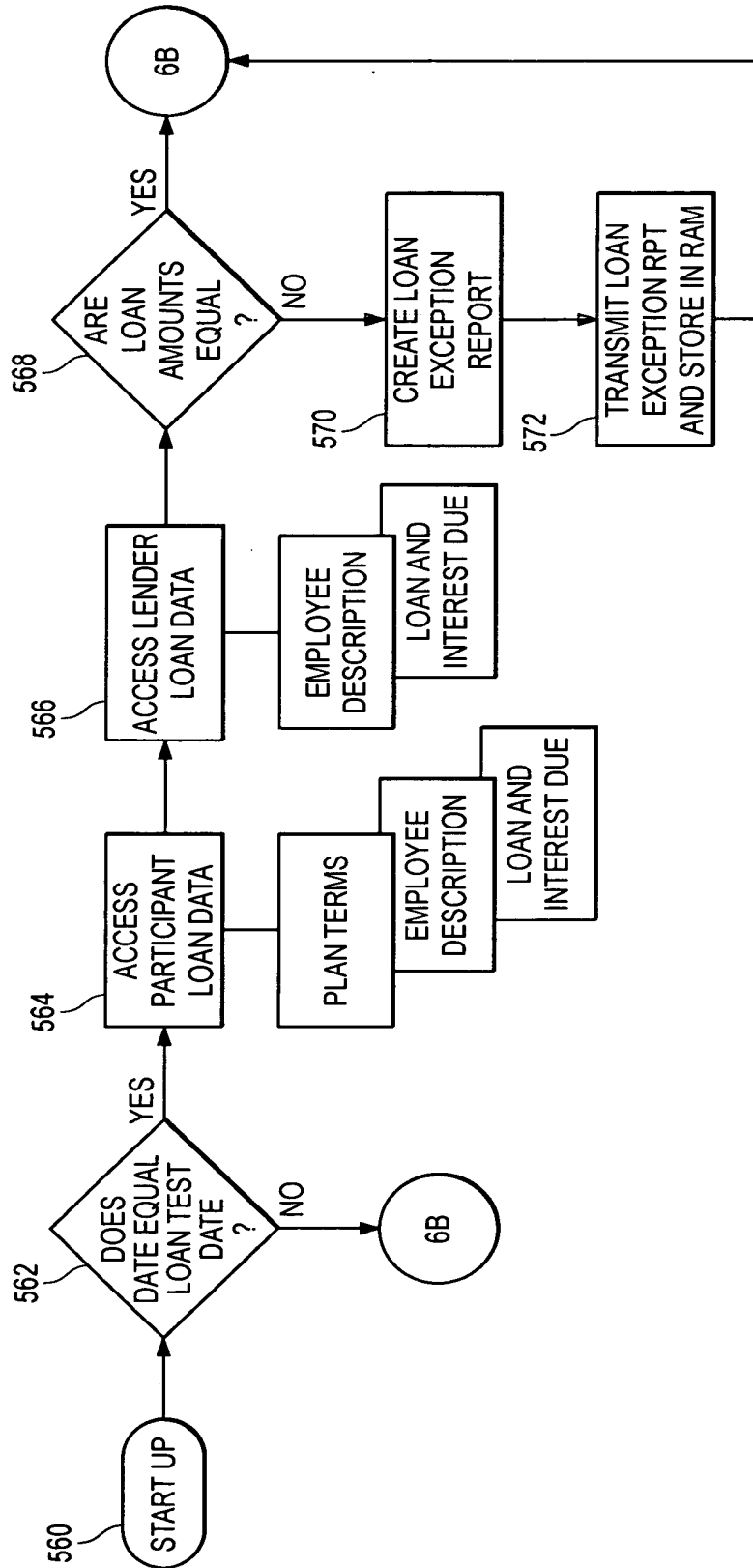


FIG. 6B

PERFORMANCE TRACKING AND REPORTING
LOAN AND INTEREST

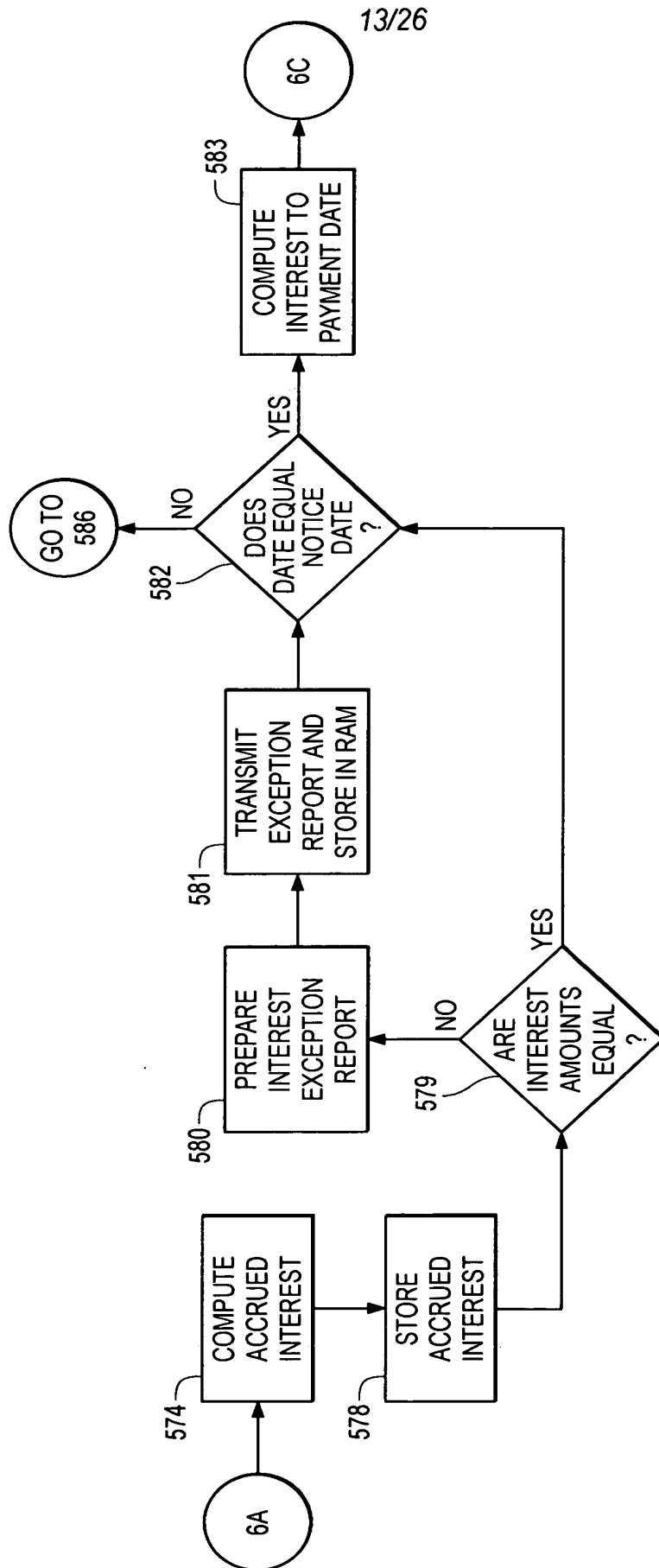


FIG. 6C

PERFORMANCE TRACKING AND REPORTING
LOAN AND INTEREST

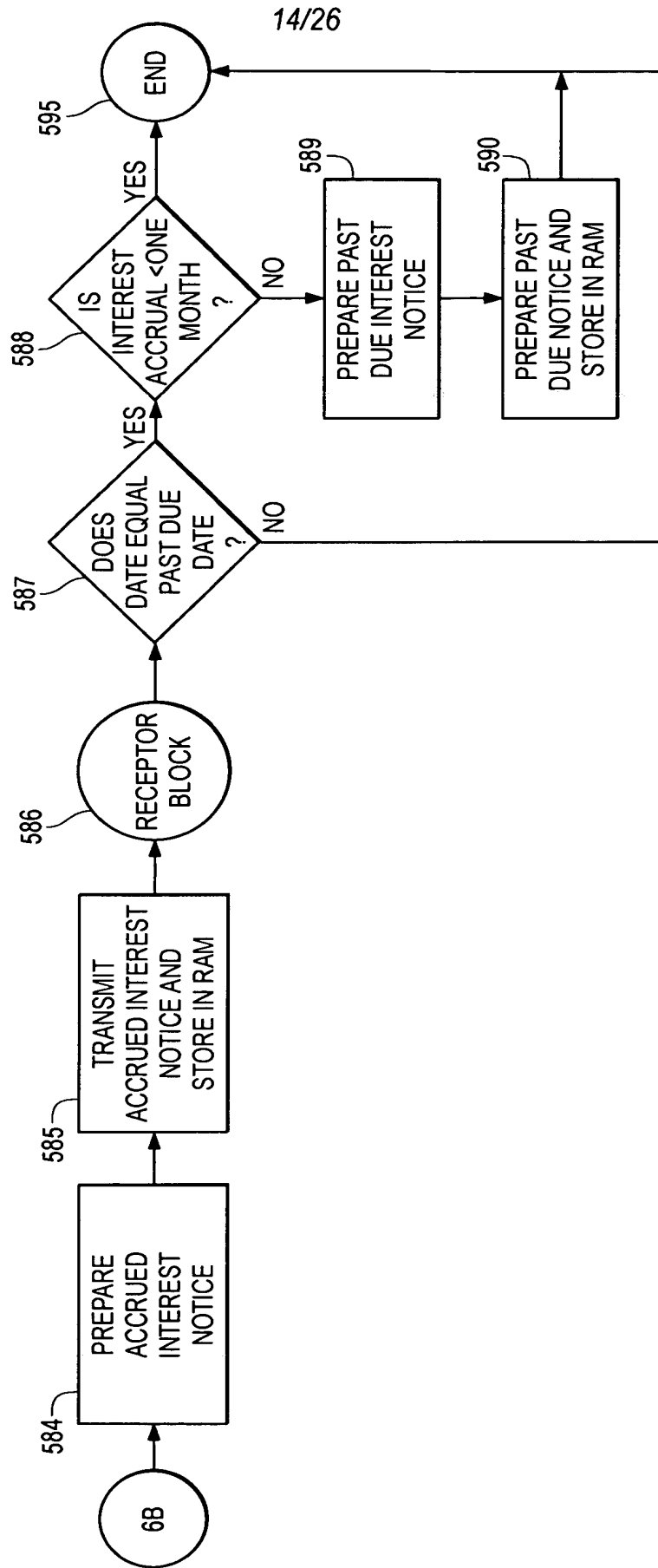


FIG. 6D

PERFORMANCE TRACKING AND REPORTING
LOAN AND INTEREST

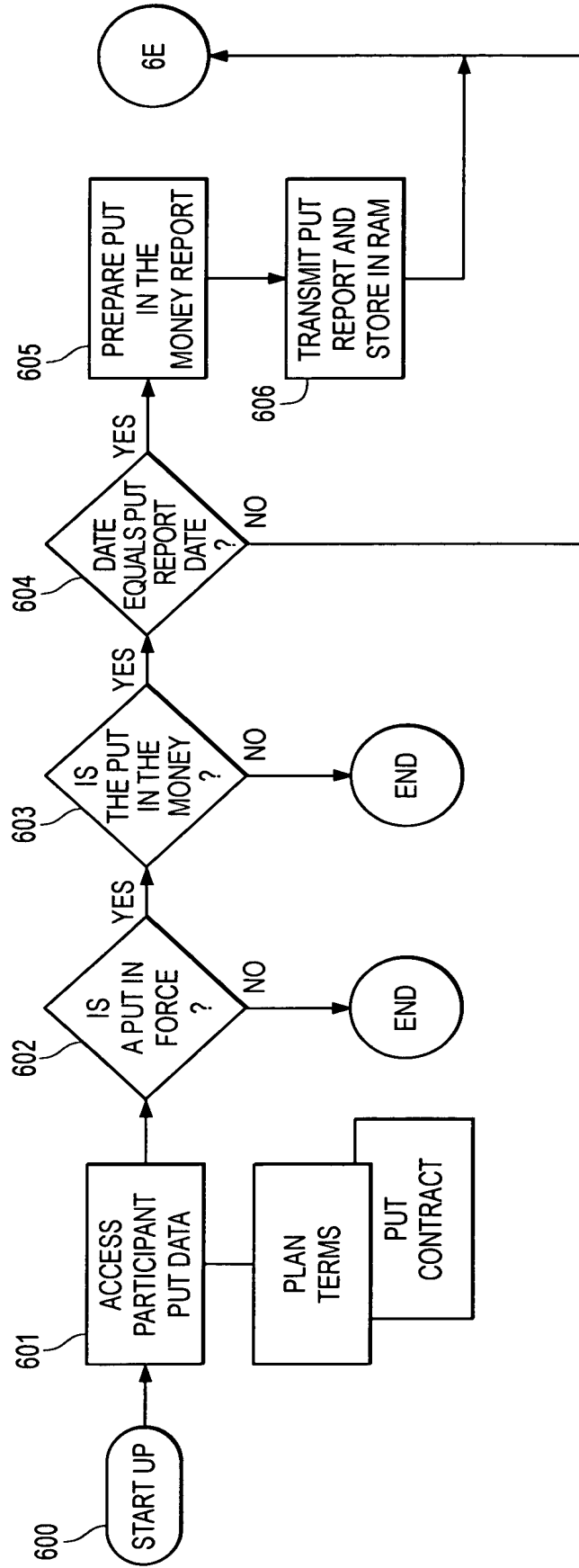
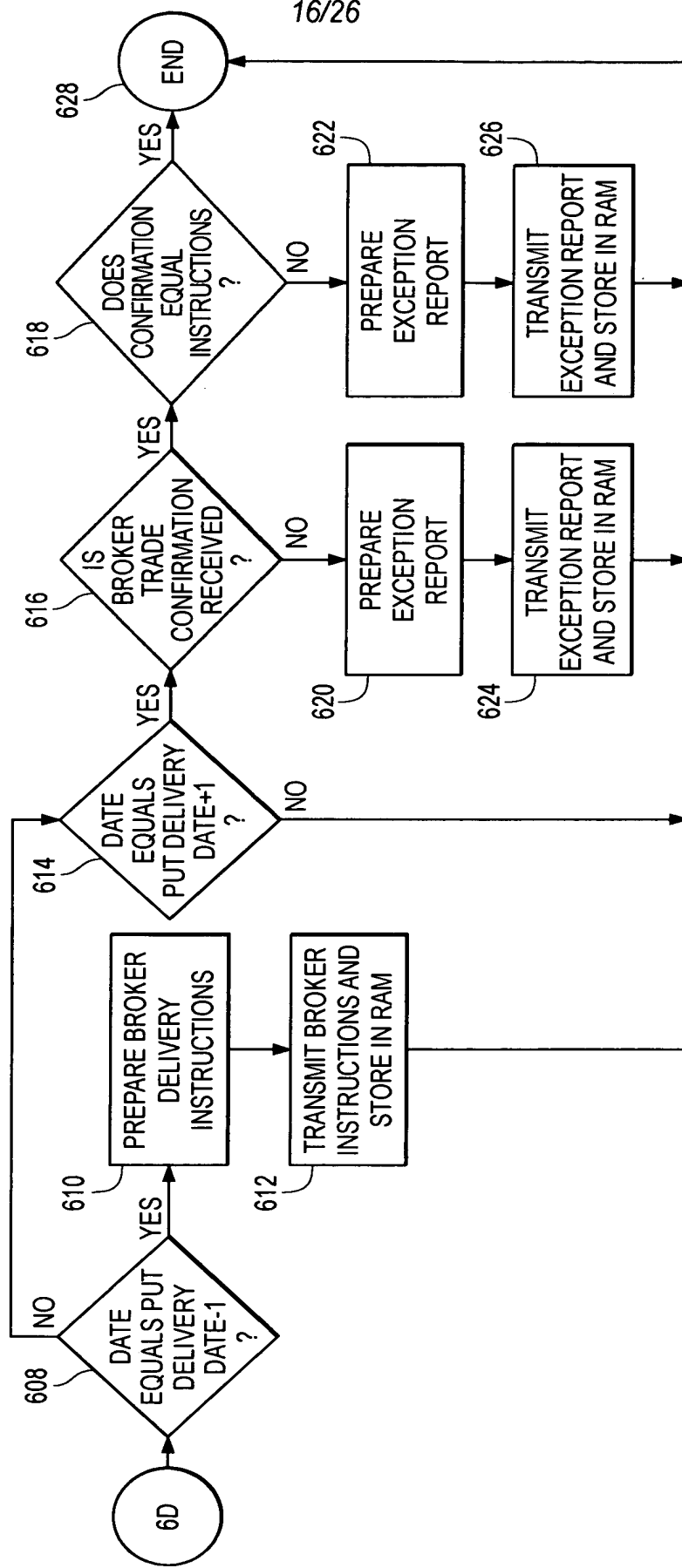


FIG. 6E

PERFORMANCE TRACKING AND REPORTING
LOAN AND INTEREST



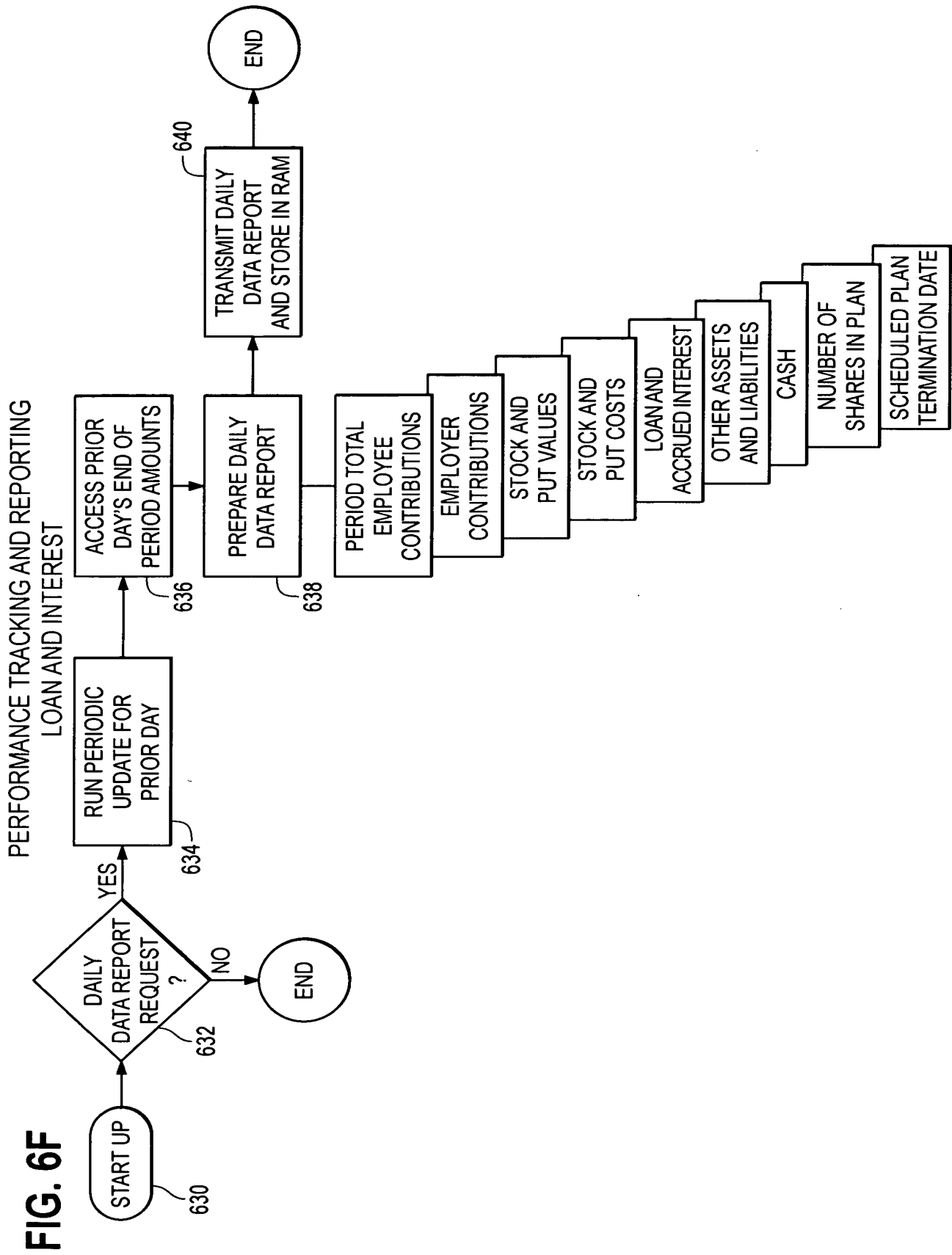


FIG. 6G

PERFORMANCE TRACKING AND REPORTING FINANCIAL REPORTING

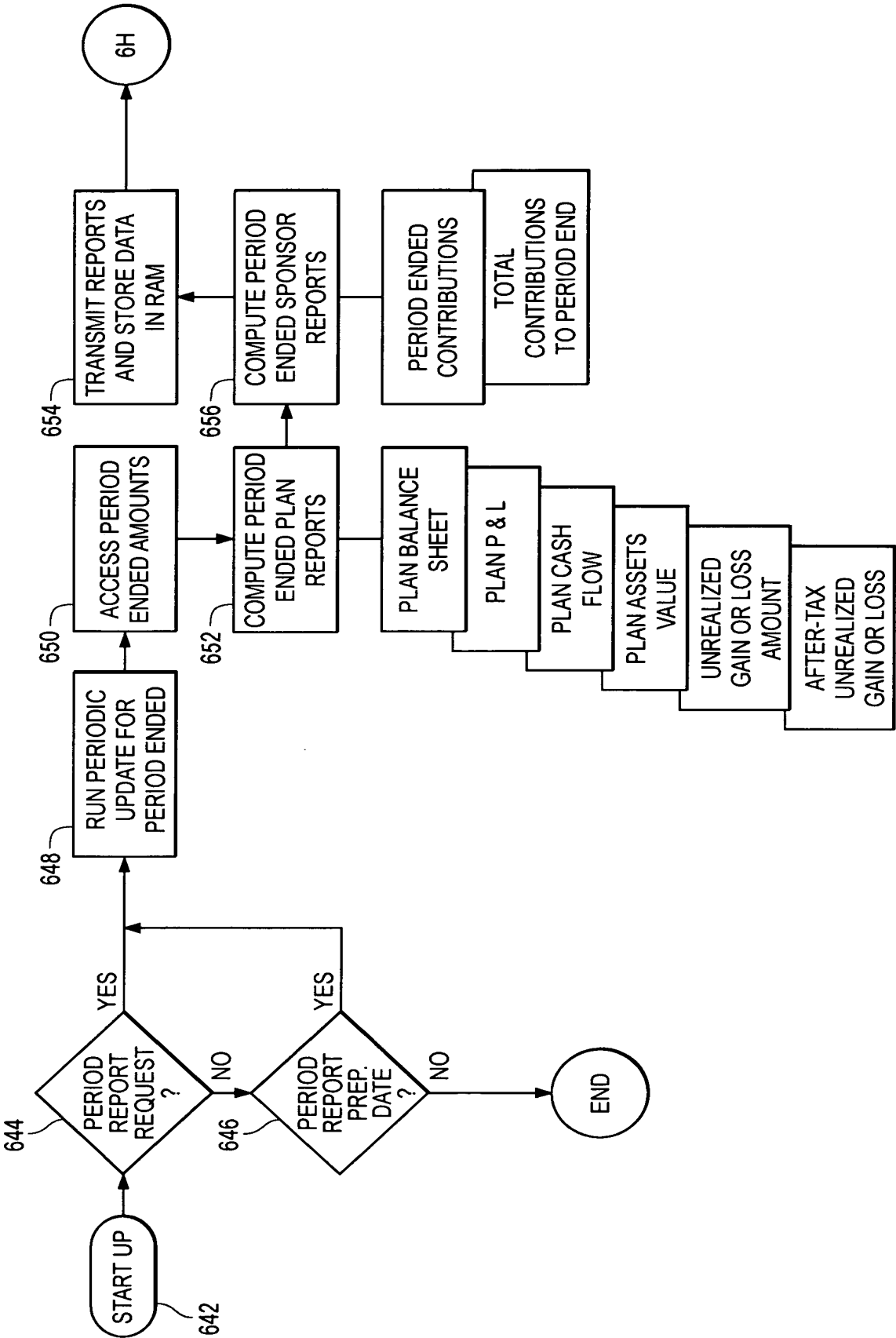
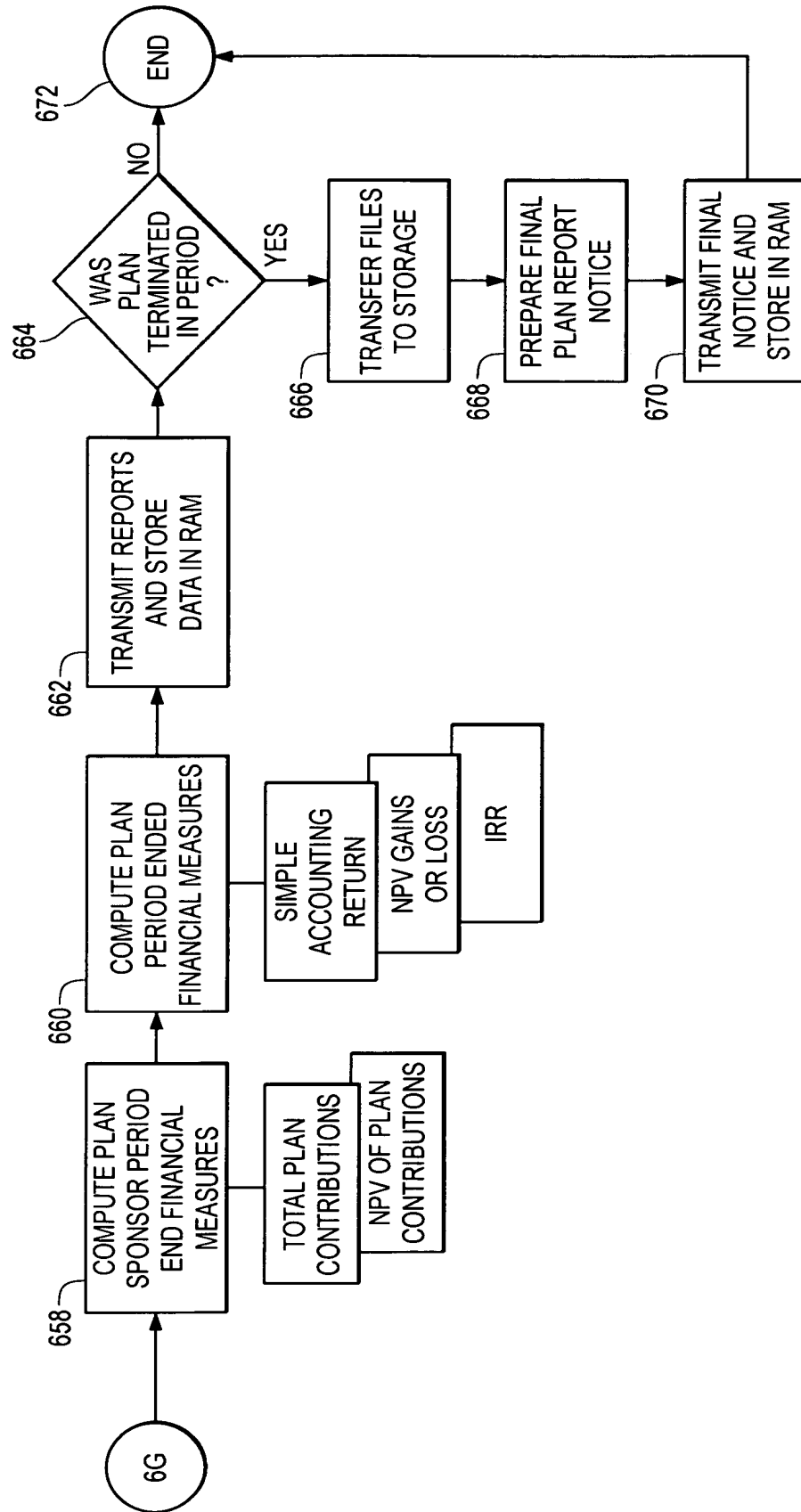


FIG. 6H

PERFORMANCE TRACKING AND REPORTING FINANCIAL REPORTING



PERFORMANCE TRACKING AND REPORTING FINANCIAL REPORTING

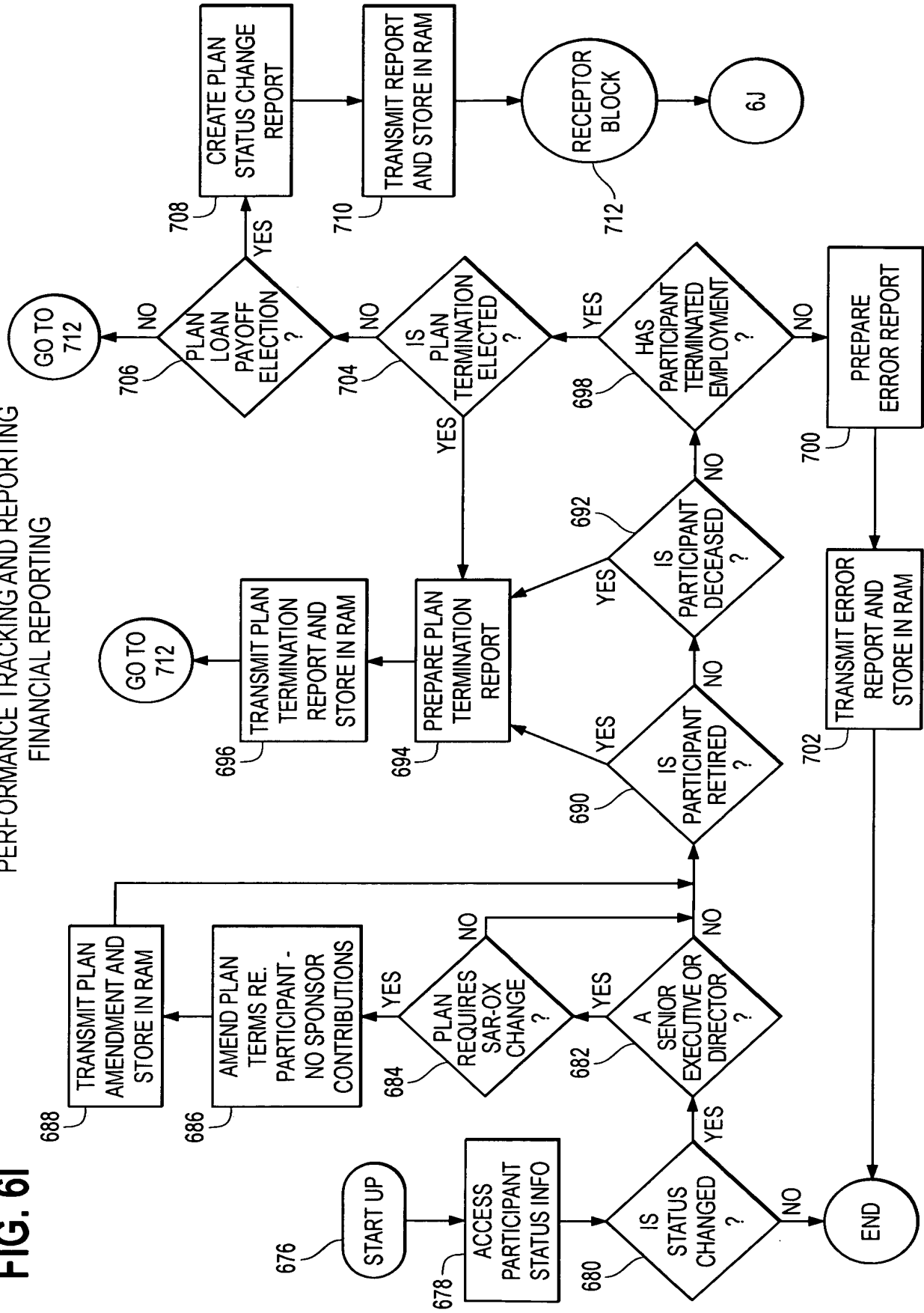
FIG. 6I


FIG. 6J

PERFORMANCE TRACKING AND REPORTING
PARTICIPANT STATUS DETERMINATION

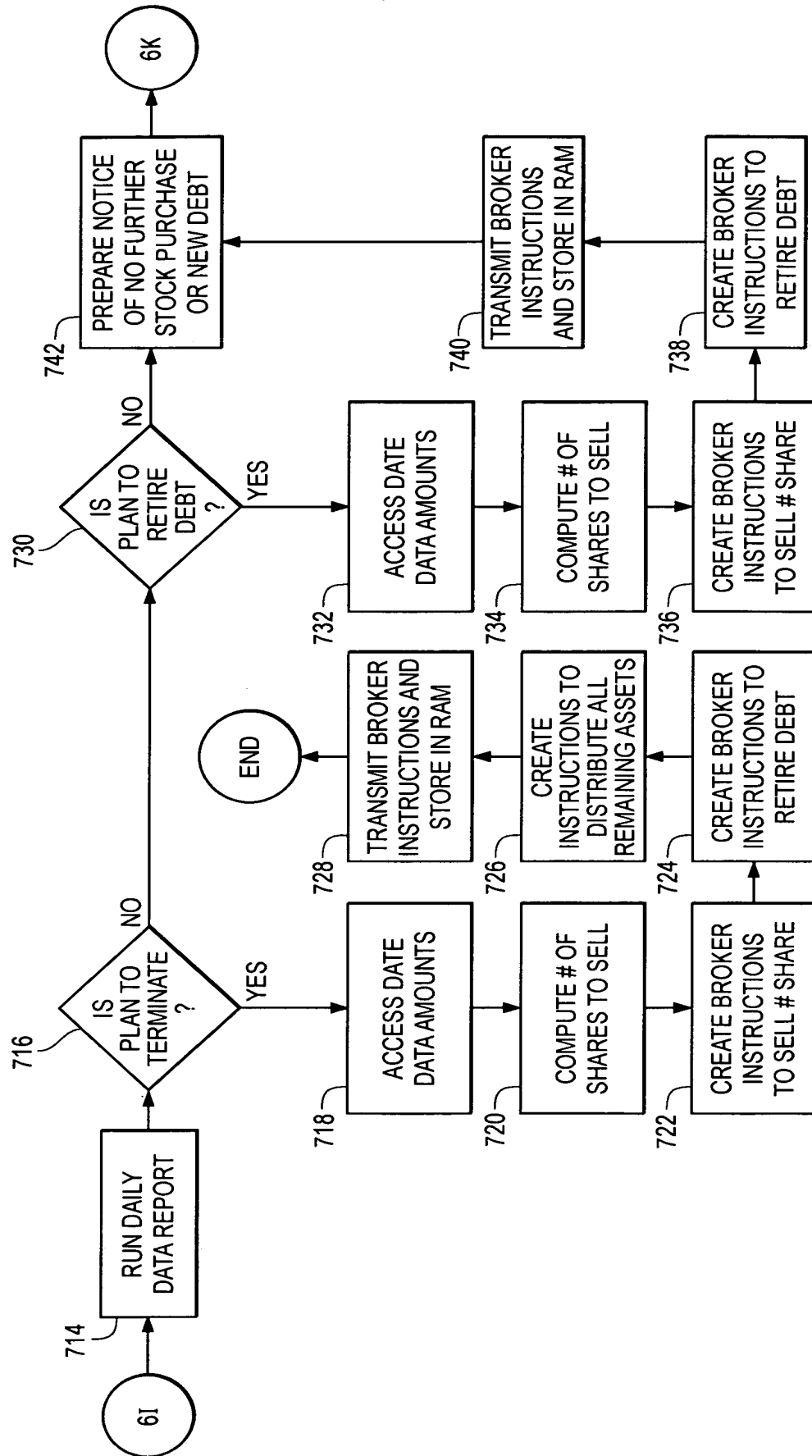


FIG. 6K

PERFORMANCE TRACKING AND REPORTING PARTICIPANT STATUS DETERMINATION

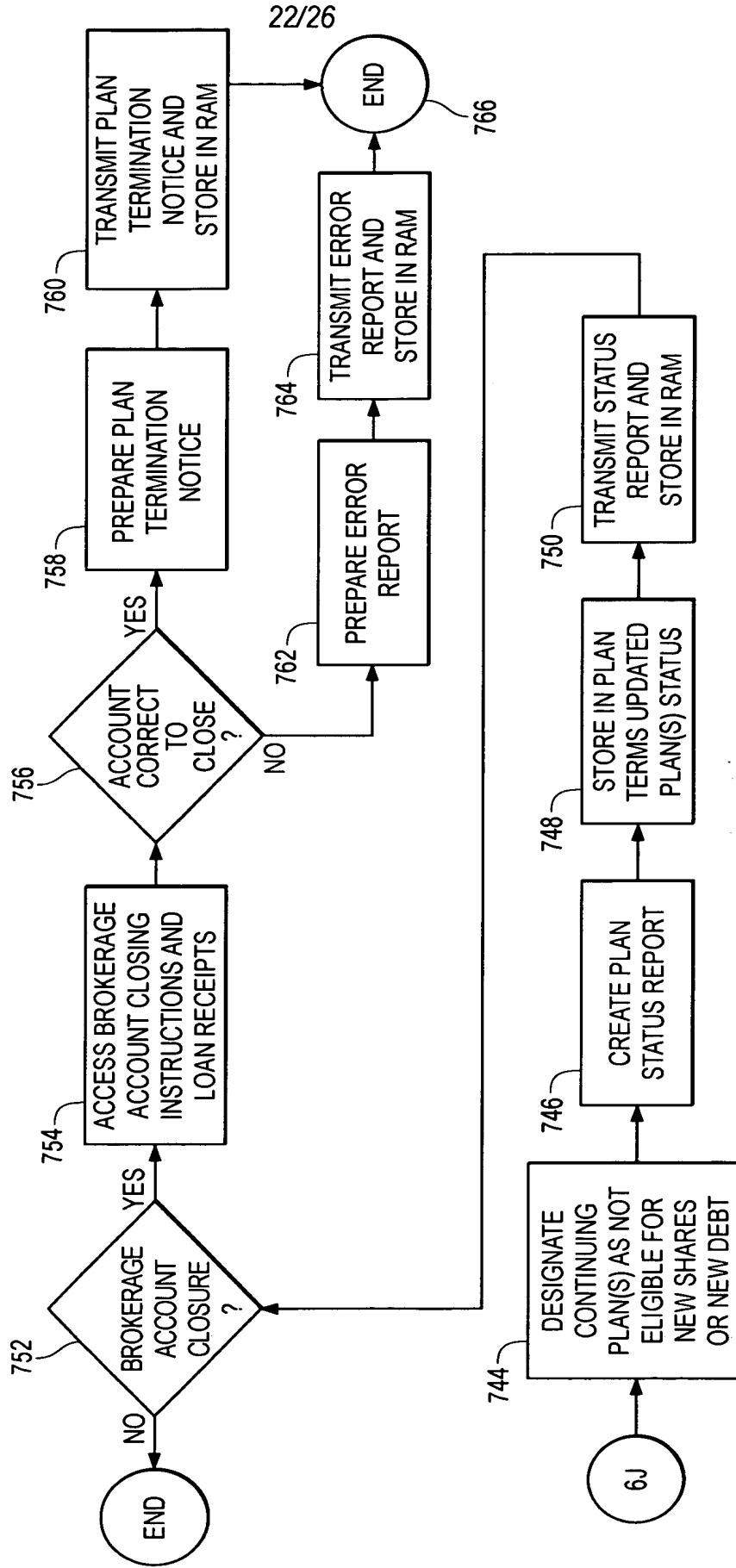


FIG. 7A

ILLUSTRATION PROCESS

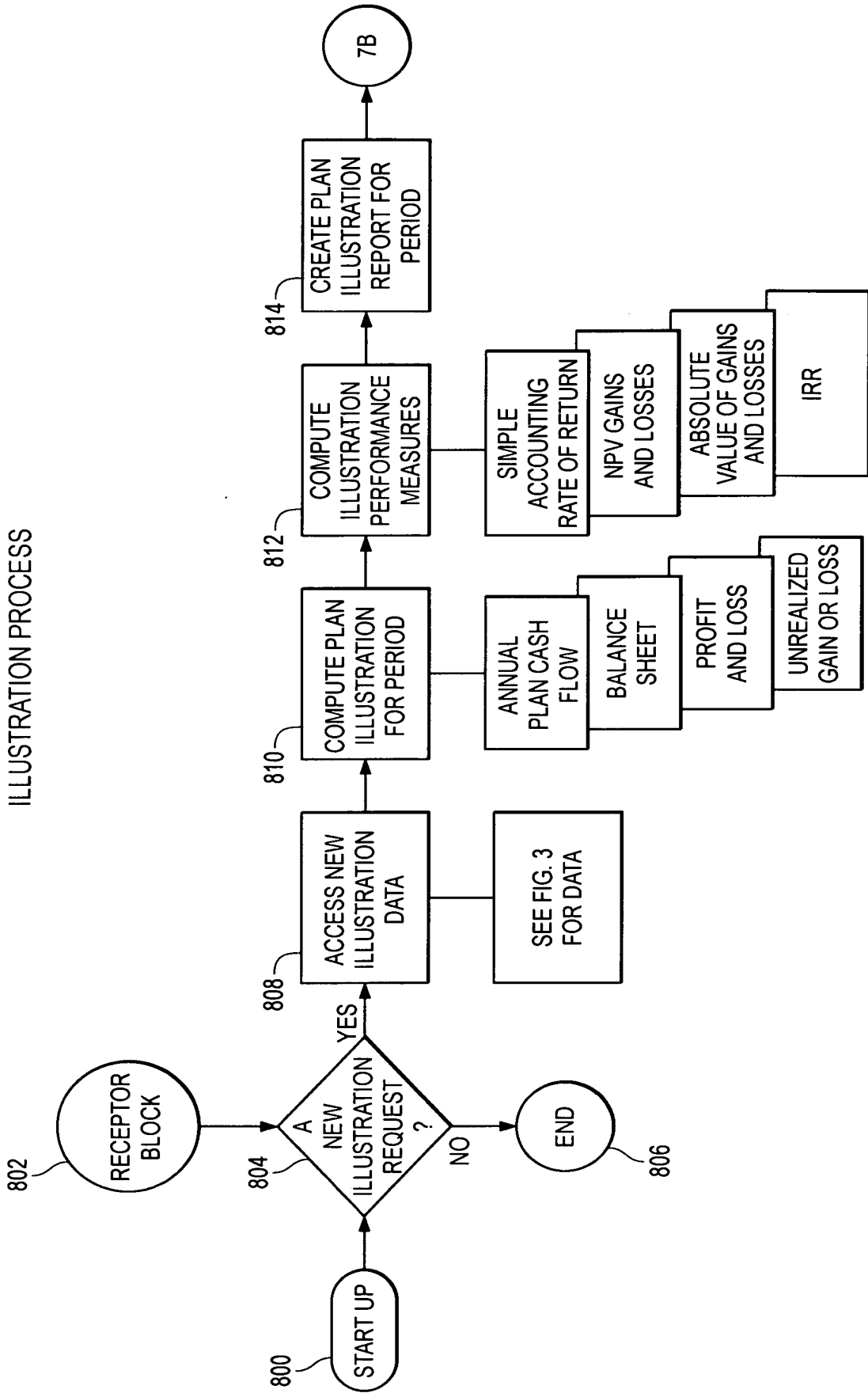


FIG. 7B
ILLUSTRATION PROCESS

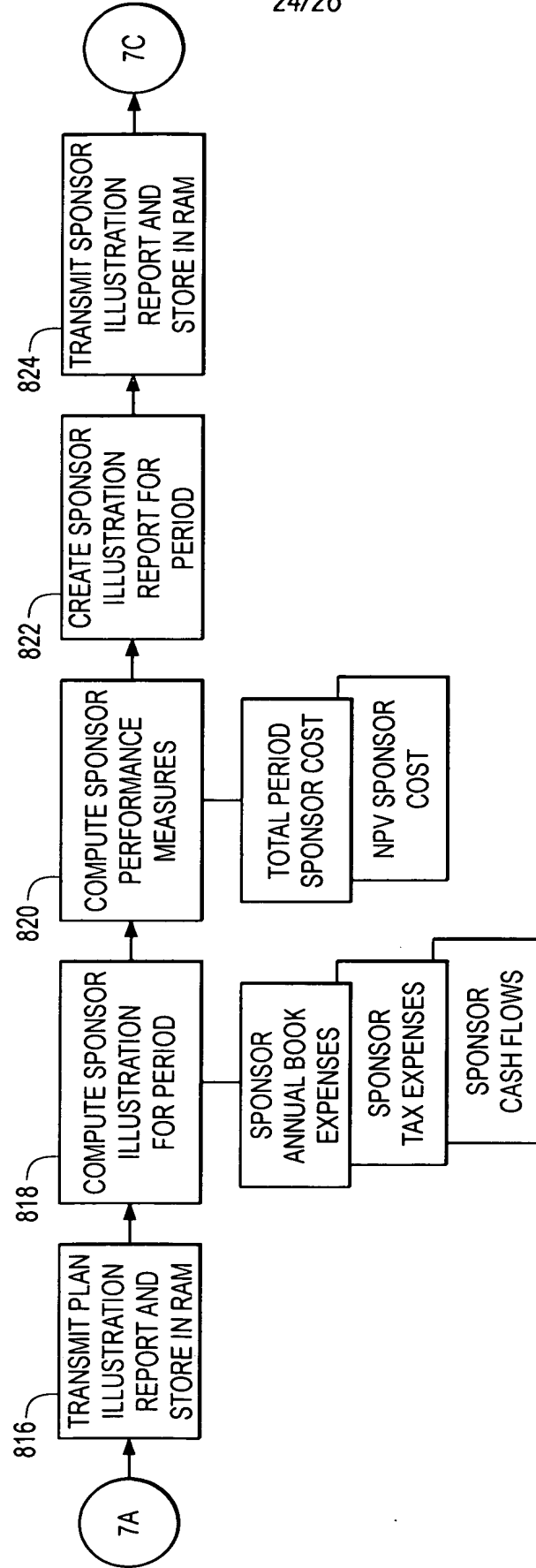


FIG. 7C

ILLUSTRATION PROCESS

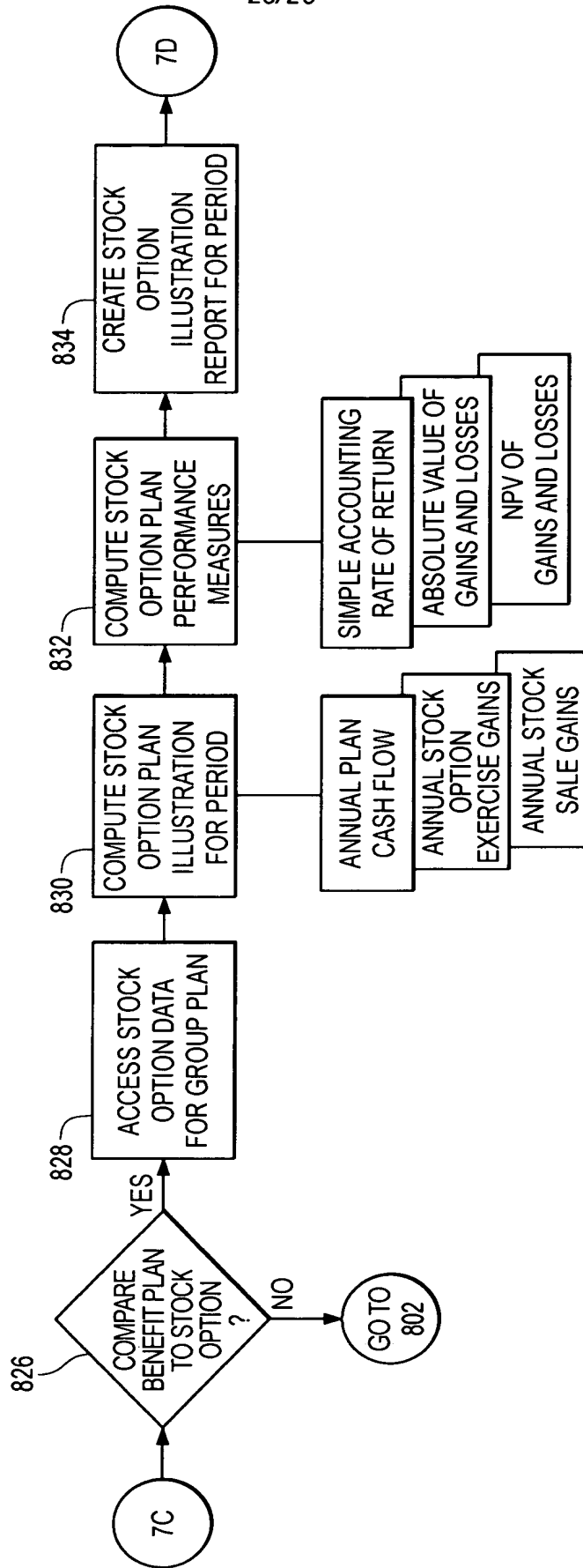


FIG. 7D

ILLUSTRATION PROCESS

